

Michael J. McCrystal, Esquire
326 Main Street
STE 1
Emmaus, PA 18049
(610) 262-7873

Attorneys for Respondents

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION

| | |
|-------------------------------------|--------------------------------------------|
| Michael Ulecka and Andrea Ulecka | 18-16931 |
| Debtors | RESPONSE TO CERTIFICATION OF DEFAULT |
| Midland Mortgage Movant | |
| Vs. | |
| Michael Ulecka and Andrea Ulecka | |
| Respondents | |

Michael J. McCrystal, Esquire, attorney for the Respondent Michael
and Andrea Ulecka responds to the Certification of Default and avers:

Denied, this averment is strictly denied and it is averred that
debtors were at all relevant times current.

Certification of Default

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1 WHEREFORE, Debtors pray this Honorable Court to deny the Certificate
2 of Default and for such and other relief as is just and equitable.

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4 Respectfully submitted,

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6 /s/Michael J. McCrystal

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Michael J. McCrystal, Esquire

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Certification of Default